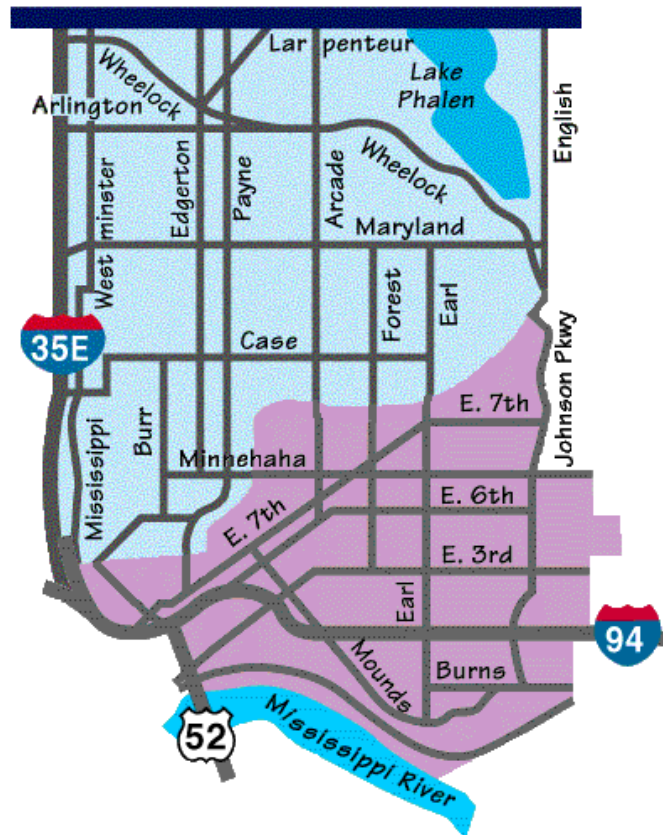


Payne/Phalen
Neighborhood



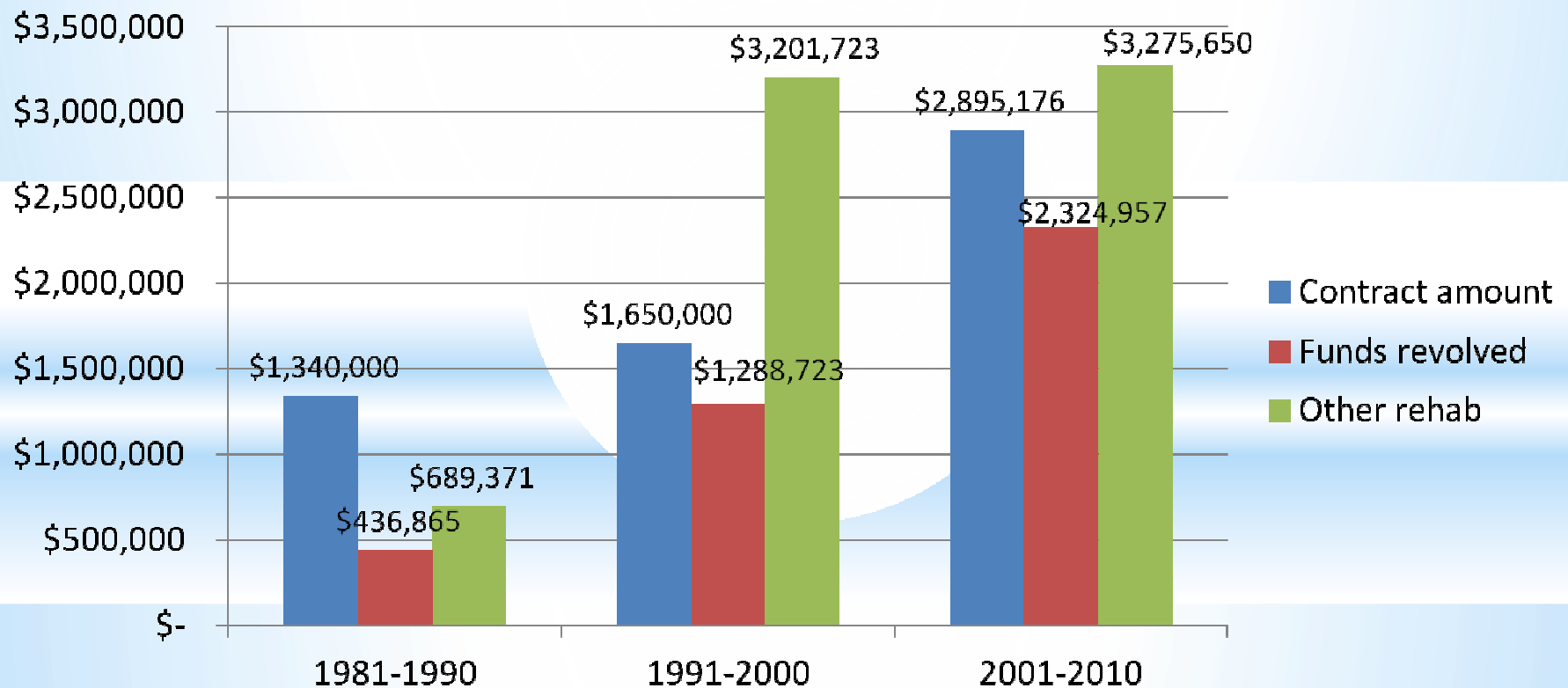
Dayton's Bluff
Neighborhood

Dayton's Bluff Neighborhood Housing Services



RLF Contract History

1981-1990	258	\$ 1,340,000	\$ 436,865	\$ 1,777,123	\$ 689,371
1991-2000	260	\$ 1,650,000	\$ 1,288,723	\$ 2,938,983	\$ 3,201,723
2001-2010	230	\$ 2,895,176	\$ 2,324,957	\$ 5,220,363	\$ 3,275,650
TOTAL	748	\$ 5,885,176	\$ 4,050,545	\$ 9,936,469	\$ 7,166,744

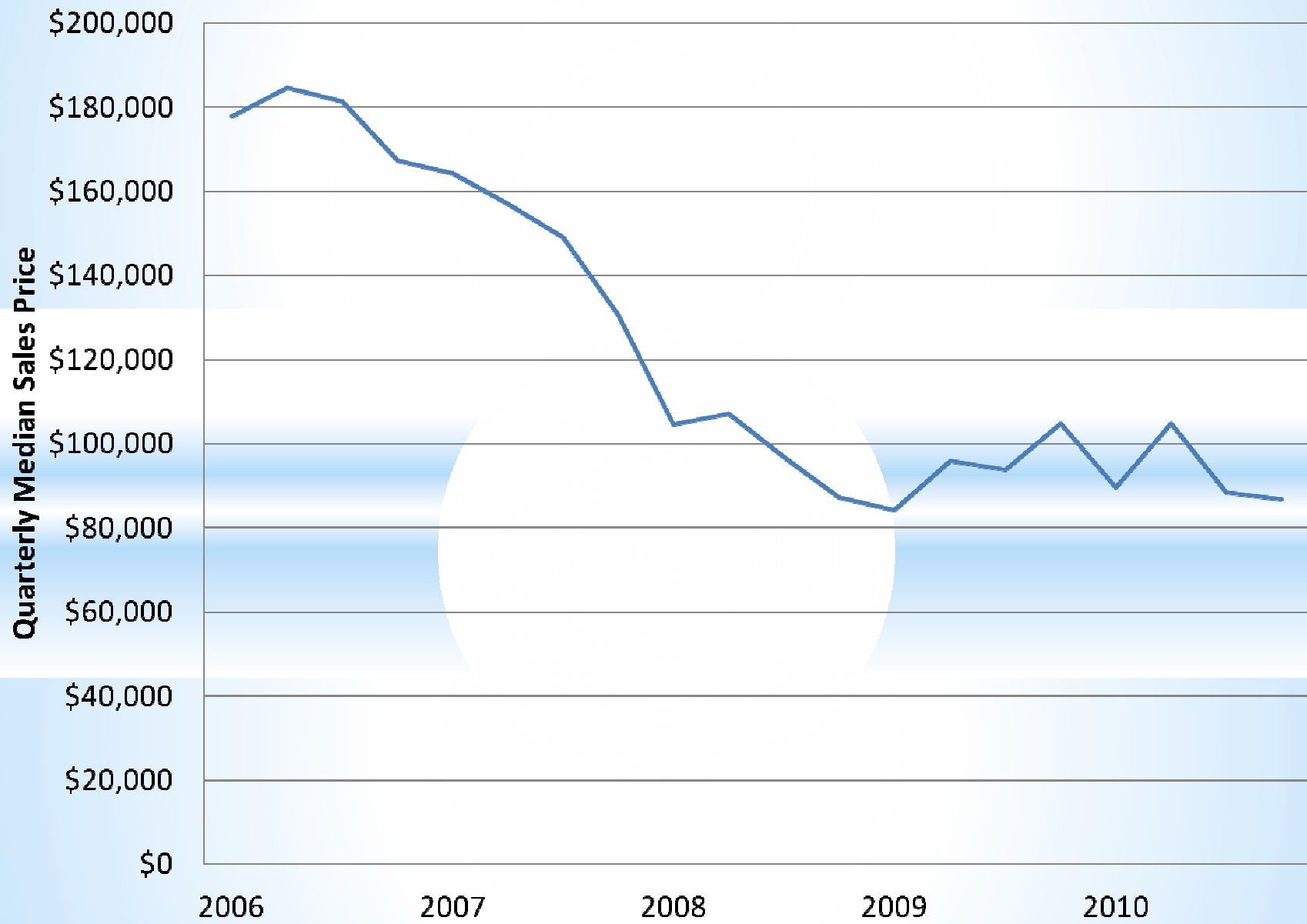


Community Data Profile

2009

			Dayton's Bluff		Payne-Phalen	
Population			21,063		21,421	
Total housing units			7,807	100%	7,886	100%
Total vacant housing units			921	11.80%	934	12%
Total owner occupied housing units			6,886	88.20%	6,852	88%
Owner occupied housing units by Race						
	White			78.5%		69.0%
	Black			5.7%		9.8%
	American Indian			1.1%		0.5%
	Asian			9.5%		15.9%
	Other			2.9%		3.4%
	2 or more races			2.3%		1.3%
Average # of person per household			3.06		3.13	
Percentage of Households with low/mod incomes				67.6%		72.2%
American Community Survey 2009 Estimates						

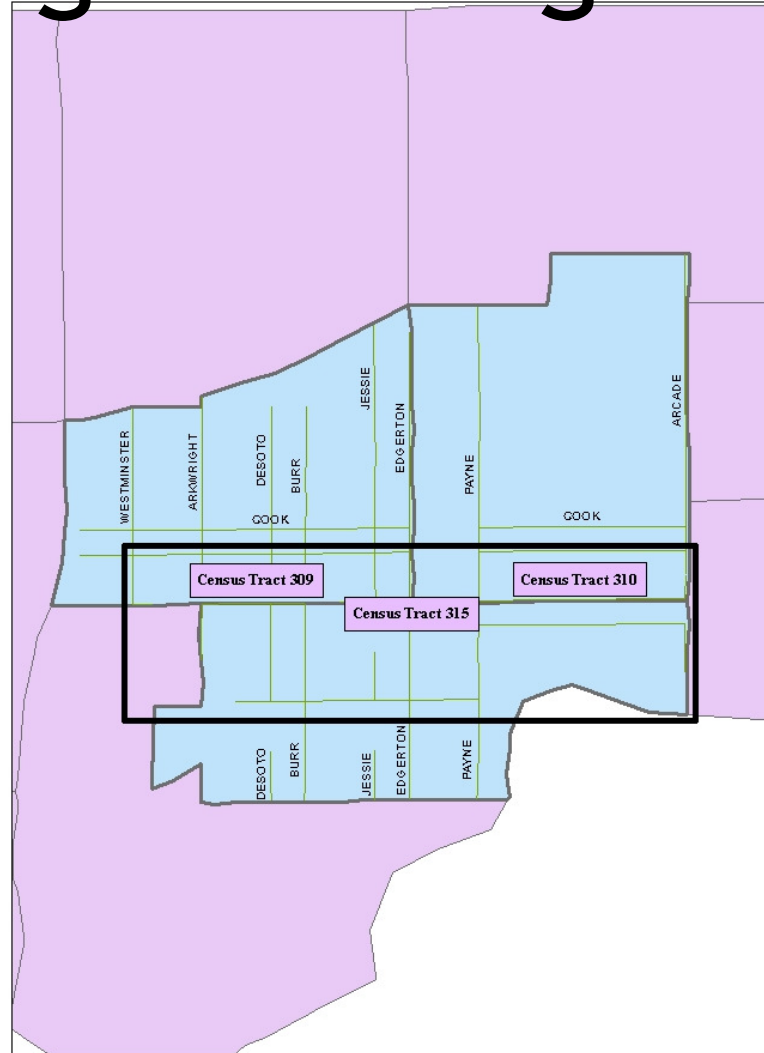
Median Sales Price in 55106



Rehab Consultant Services

1. Initial inspection of property
2. Lead paint hazard risk assessment
3. Preparation of Scope of Work
4. Assistance with contractor bids
5. Oversight of construction progress
6. Construction escrow management

Homeowner Rehab Incentive Program-Target Area



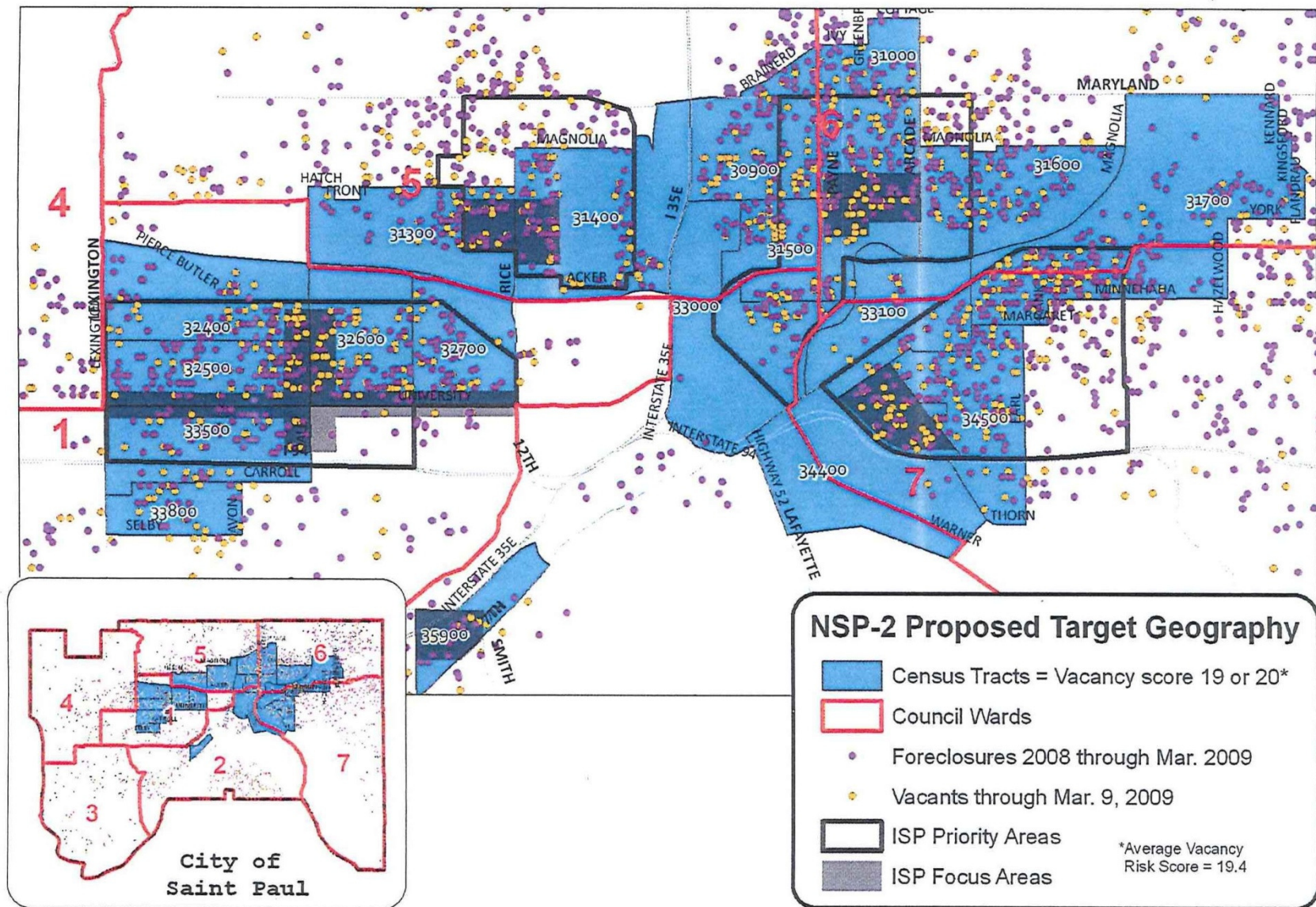


Figure 3: Vacant and Foreclosed Homes in Target Geography

June 15, 2009



411 Eichenwald St



723 Margaret St



1017 Jenks Avenue





City Academy Students

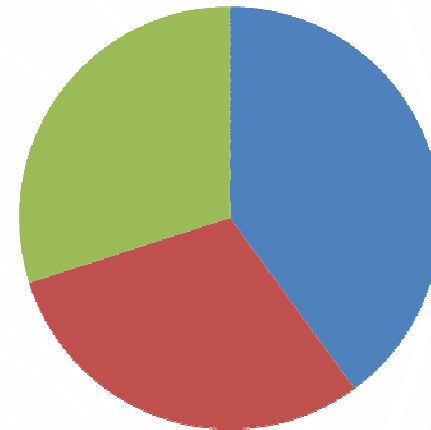


Economic Impact

DBNHS Investment 2005-2009				
				Amount
Total investment in construction				\$ 14,073,621.00
Jobs created				245.80
Gross revenue form sale of new construction				\$ 8,860,469.00
One-time economic benefits				\$ 11,224,640.00
Ongoing economic benefits				\$ 5,247,322.00
Public tax revenue				\$ 1,964,647.00
Total economic benefits				\$ 18,436,609.00
Investment in Rehab Loans 2005-2009				
Total investment in construction				\$ 3,534,515.00
Jobs created				52.6
One-time economic benefits				\$ 2,427,462.00
Ongoing economic benefits				\$ 1,116,400.00
Public tax revenue				\$ 503,855.00
Total economic benefits				\$ 4,047,717.00

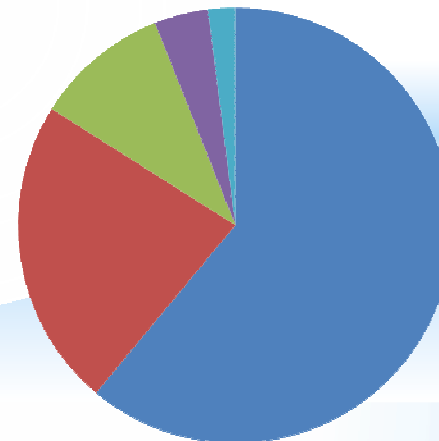
2006-2010 Demographics

INCOME LEVEL			
	Units	%	
30% or less of Median	38	40%	
>30% to 50% of Median	29	30%	
>50% to 80% of Median	29	30%	
>80% to 110% of Median	0	0%	
TOTAL	96	100%	



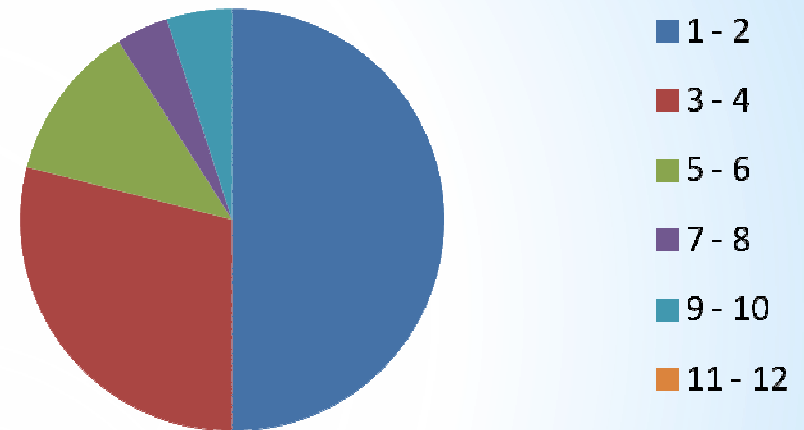
- Under 30% of Median
- 30% to 50% of Median
- 50% to 80% of Median
- 80% to 110% of Median

RACE			
	Units	%	
White	58	61%	
Black	22	23%	
Asian	10	10%	
Hispanic	4	4%	
Native American	2	2%	
TOTAL	96	100%	

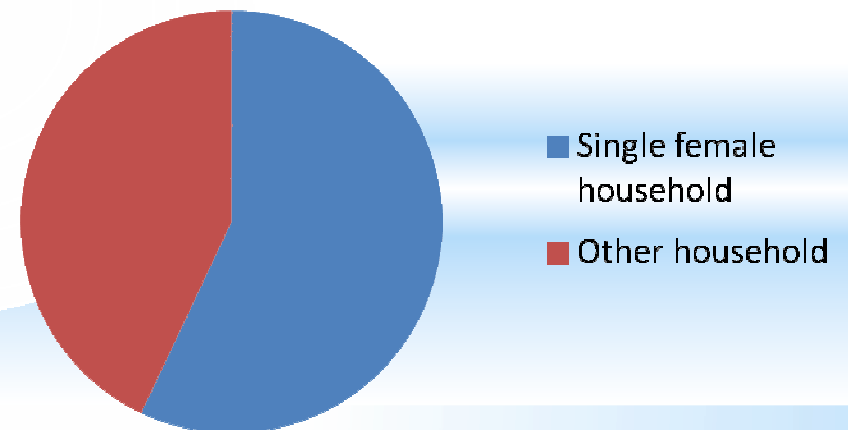


- White
- Black
- Asian
- Hispanic
- Native American

HOUSEHOLD SIZE		
No. in Household	Units	%
1 - 2	42	44%
3 - 4	32	33%
5 - 6	15	16%
7 - 8	3	3%
9 - 10	4	4%
11 - 12	0	0%
TOTAL	96	100%



HOUSEHOLD TYPE		
Single female household	55	57%
Other household	41	43%
TOTAL	96	100%



MARGARET STREET

DAYTON'S BLUFF NHS HOME IMPROVEMENT PROGRAM

BEFORE



AFTER



Fund	Amount
DBNHS TB Deferred	\$10,000
RLF Lead Grant	\$5,000
MHFA State Deferred	\$20,000
NHRP City Deferred	\$35,000
TOTAL	\$70,000

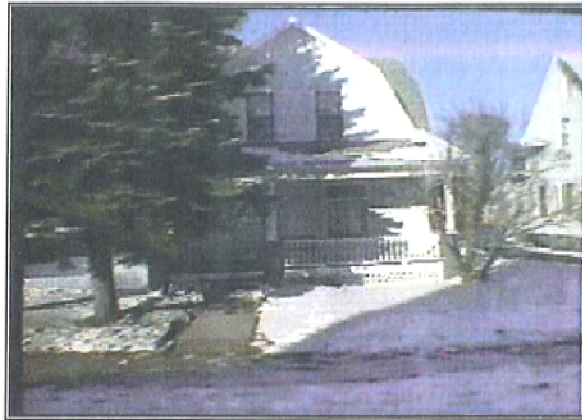
Work Specs: All new siding on the house, new gutters and downspouts, new furnace, foundation tuck pointing, lead stabilization painting on some interior and porch walls, new windows, new water heater, insulation in attic, new storm doors, new entrance doors, and plumbing & electrical to code.

Dayton's Bluff NHS did a complete renovation of this 3 bedroom, 1 bath home. The disabled owner had recently lost his wife from health related illnesses, and he was on his own to care for a 9 month old, 7 yr old, 10 yr old, and a 16 yr old. Dayton's Bluff NHS was able to combine several other sources to make the renovation possible for this father. His once unusable enclosed porch is now the younger children's play area; and he no longer has to worry about lead poisoning. The insulation and new windows that were provided will reduce his energy costs savings for years to come.

MINNEHAHA AVE E

DAYTON'S BLUFF NHS HOME IMPROVEMENT PROGRAM

BEFORE



AFTER



Fund	Amount
DBNHS Revolving Loan Fund	\$35,000
NHRP City Deferred	35,000
RLF Lead Grant	\$5000
TOTAL	\$75,000

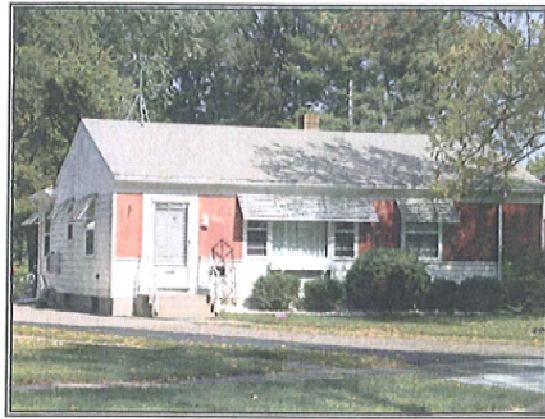
Work Specs: All new siding on the house, lead stabilization painting on some interior walls, all new windows & porch storm windows, enclosed porch, new gutters and downspouts, new storm doors, new front entrance door; new bathroom vanity, toilet, tub & shower; heating, plumbing & electrical to code.

This single mother of 9 needed more space for her growing children. The cramped 3 bedroom, 1 bath home needed repairs to the home including that the lead paint presented a hazard for the young children. Dayton's Bluff NHS stabilized the lead paint and was able to convert a den off the master bedroom into a fourth bedroom. The bathroom was enlarged to accommodate an large vanity and a tiled bath tub was installed. The enclosed porch allows for her children to play and keeps them safe from the bustling traffic.

JESSAMINE AVE E

DAYTON'S BLUFF NHS HOME IMPROVEMENT PROGRAM

BEFORE



AFTER



Fund	Amount
DBNHS Revolving Loan Fund	\$20,000
RLF Lead Grant	\$5,000
TOTAL	\$25,000

Work Specs: All new siding on the house and garage, new gutters and downspouts, basement egress window, new toilet, new service panel, and plumbing & electrical to code.

The married couple of three young children hoped to create more space for when their children got older. What was a starter 2 bedroom home with lead paint present on the exterior, has transformed into a stunning 3 bedroom home. Dayton's Bluff NHS put in an egress window in the basement and has made sure all lead paint was stabilized, and lastly did minor repairs to the bathroom and mechanicals to code.